

**THIRD PARTY ORIGINATED (TPO)
CLOSING/DISBURSEMENT INSTRUCTIONS (MERS)**

Client(s): Munadil Yarid
Anika Tabassum

Product: A30 - 30 yr Conforming Fixed
Signing Date/Time: 01/04/24 00:00
Disbursement Date: January 4, 2024
Closing Care Rep.:

Property Address: 301 Cramerton Dr
Holly Springs, NC 27540
Loan Number: 3537979050
Commitment Number: 2303749
Division: Conventional
Mortgage Amount: \$530,033.00
Funding Method: Wire
Draft/Wire Amount: \$530,728.68

Number: 2303749

Closing Hotline: (888) 589-4055

Property Type: PUD
Escrow/Closing Agent: Gwynn, Edwards & Getter, PA
Title Company: Gwynn, Edwards & Getter, PA
Settlement Location: Gwynn, Edwards & Getter, PA
900 Ridgefield Drive, Ste 150
Raleigh, NC 27609

PLEASE NOTE: THIS LOAN MUST CLOSE IN ACCORDANCE WITH ANY FEDERAL AND STATE LAWS. PURSUANT TO FEDERAL LAW, YOU ARE NOT PERMITTED TO MAKE ANY CHANGES OR ALTER ANY FEES CONTAINED HEREIN. WRITTEN LENDER APPROVAL IS REQUIRED FOR ANY CHANGES OR ANY ALTERED FEES. IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE CLOSING HOTLINE AT (888) 589-4055.

General Conditions

- * Items requested on these closing instructions must be received with the returned package. If any item is missing, you must notify us immediately.
- * Have the client(s) sign and initial their name(s) exactly as it appears on the loan documents. Corrections must be crossed out and initialed. Whiteout is not allowed.
- * If you are required to collect money from the client(s), verify that the amount matches the settlement statement, and the check is made payable to the title company or client(s).
- * A Power of Attorney is not permitted without lender prior approval. The attorney in fact must sign as follows: Example: John Z. Doe by Jane Z. Doe, his attorney in fact.
- * Attach an addendum to the Mortgage containing the complete legal description before sending this document for recording. Be sure that a copy of this addendum is attached to the mortgage that is sent back to us with the closing package.
- * Witnesses to the security instrument must print their name below their signature.

Special Instructions

- * Verify all enclosed lien payoffs prior to closing.
- * Originals of all Deeds, Discharges, Releases required to clear title must be present in order to close.
- * For refinance transactions, drafts will be honored when the package is received in our main office.
- * Within 90 minutes of the scheduled closing time, you must contact the Rocket Mortgage Closing Hotline to confirm whether or not the loan has closed:

- * Pay taxes now due or delinquent and/or special assessments including future installments and any assessments appearing since the date of the title commitment.

Documents to be returned to Rocket Mortgage See page 4 for additional final documents Instructions

- * **Closing Agent:** Before returning the closing package to Rocket Mortgage, arrange the following documents in this order:
Closing Instructions (all pages) Note, true certified copy of Mortgage(s) and Rider(s), Compliance Agreement.
Place them together in this order (not stapled) on top of the remaining closing documents.
- * Lender does not require photocopies of id. Please complete the notary identity certification included in the closing package
- * Original recorded mortgage or certified County copy, within 60 days after closing. Deliver to Attn: Final Documents
1050 Woodward Ave Detroit MI, 48226

- * Second Lien Letter (if applicable).
- * Signed final title policy within 60 days of closing, in the amount equal to the amount of the mortgage and without exceptions. Include affirmative language for restrictions/easements and all applicable endorsements. Deliver to 1050 Woodward Ave Detroit MI, 48226
Attn: Final Documents. Short forms are acceptable (whenever possible), and must be returned in the closing package.
Note: The named insured is: Rocket Mortgage, LLC, its successors and/or assigns.

Transaction Specific Instructions:

Underwriting Conditions (continued on page 3)

- If any portion of the closing package will be signed in advance, it must take place on or after 12/21/2023 due to re-disclosure.
- The closing package is date sensitive and should not be signed after 01/04/2024.
- You must notify Rocket Mortgage Closing Hotline immediately if there are any other transactions for the subject property.
- Each client must initial section 1 and sign section 6 of the Uniform Residential Loan Application (1003).
- Endorsements required: Environmental Protection Lien, Comprehensive and Planned Unit Development. VA loans also require the PUD ALT endorsement 5-0 or 5-01.

Vesting Information: Munadil Yarid and Anika Tabassum, husband and wife
Persons Required at the Closing: Munadil Yarid, Anika Tabassum

7268957189 12/27-15:54:56

2021/10 clsinst1.pcl



Recording Information
Total Page Count: (19)

In case of excess recording fees and/or fees Rocket Mortgage has cured, return funds to Capture Team, 635 Woodward Avenue, Detroit, MI 48226. Rocket Mortgage must issue a revised CD to client within 30 days of closing to document changes; adjustments after this period will not be honored. Please include a copy of the final signed CD and/or Ledger when returning excess funds.

Document List:

3034 NC Deed of Trust 2021 (16)
3150 PUD Rider 2021 (3)

An insured closing protection letter is required. Please fax to (877) 616-0580 or upload to the Clear Path Portal.

Attention* This loan does not require a funding number. Please disburse the loan as outlined on the approved Closing Disclosure. Rocket Mortgage's security interest must be in first lien position and Rocket Mortgage must be provided with a clear final title policy. If you have any questions, please reach out to our Closing Hotline at (888) 589-4055.

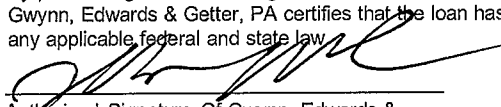
Please send Hazard Insurance payment to:
HOMESITE INSURANCE COMPANY OF THE MIDWEST, Attn:
PO Box 414356, Boston, MA 02241-4356
Policy# 40789465

NOTE: This is a Third Party Originated (TPO) Loan. Please reference Page 3 for TPO Disbursement Information.

Draft/Wire Calculation

Loan Amount	\$530,033.00
Fees Added to Draft/Wire:	
Yield Spread Premium	4,690.79
Subtotal of Fees Added	\$4,690.79
Fees Removed from Draft/Wire:	
Flood Determination Fee	8.00
Flood Life of Loan Coverage	5.00
Life of Loan Tax Service	48.00
MERS Registration Fee	24.95
Origination Fee	1,050.00
Prepaid Interest	2,834.16
Tax Certification Fee	25.00
Subtotal of Fees Removed	\$3,995.11

Net Disbursement Amount \$530,728.68
By proceeding with the closing and the execution of the mortgage loan document by the client(s)
Gwynn, Edwards & Getter, PA certifies that the loan has closed in accordance with these closing instructions and any applicable federal and state law


Authorized Signature Of Gwynn, Edwards &
Getter, PA

1/4/20
Date

**DELIVER ALL LOAN PACKAGE(S) WITHIN 24 HOURS
OF THE DISBURSEMENT DATE**

CAPTURE TEAM
635 Woodward Avenue
Detroit, MI 48226



Underwriting Conditions (continued from page 1):

- Clients to sign all state specific disclosures.
- Any changes to HUD/Closing Disclosure must be approved prior to closing.
- Title Co. to provide recordable copy of legal description and attach to Security Instrument for recording.
- Loan Proceeds Delivery Instructions to be Signed
- Seller contributions credited on page 1 of HUD1/Closing Disclosure cannot exceed the lesser of \$0.00 or the total of all closing costs, prepaid items and escrows. Lender Paid Credits should not be included in the maximum Seller Contribution/Concession/Credit amount.
- No credits from seller to client w/o prior uw approval
- Closing Agent - Rocket Mortgage, LLC must issue final approval of the HUD-1 Settlement Statement/Closing Disclosure before the closing package will be delivered to the closing agent. Once final approval is issued, no alterations can be made without the approval of Rocket Mortgage, LLC.
- Payoff liability with: GS BANK USA
- Seller's Closing Disclosure

Third Party Originator Compensation

Check should be made payable to the Bank below and sent to the following address for the amount of the Total TPO Compensation:

AA US Mortgage LLC - 2000 Clearview Ave Suite 212
2000 Clearview Ave Suite 212, Doraville, GA 30340
ATTN: MD Amirul Islam

Broker Compensation \$5,000.00

Total TPO Compensation paid by borrower: \$5,000.00

Transaction Type: Direct Compensation



Delivery Instructions for Recorded Mortgage and Final Title Policy

Recorded Mortgage

- Rocket Mortgage requires the original recorded mortgage or a county certified copy of the mortgage to be returned within 60 days of closing, unless recording turn times are longer than 60 days in which case documents are to be delivered within 30 days of receipt.
Deliver to: Rocket Mortgage
Attn: Document Management
1050 Woodward Ave
Detroit MI, 48226
- If the mortgage is electronically recorded, return e-recorded copy stapled to the original wet signed document. Rocket Mortgage requires BOTH the recorded and original wet signed documents.
- If the original wet signed recorded mortgage is misplaced, a county certified copy of the recorded document is acceptable.
- If the recording jurisdiction requires a stamped, self-addressed return envelope to return the recorded mortgage, please provide to them at the time of recording.
- If the recording jurisdiction does not return original recorded mortgages (Torrens, land court, registered land, etc.) Rocket Mortgage requires a county certified copy of the mortgage to be provided in its place.
- It is recommended that original recorded documents are sent via trackable delivery method.

Final Title Policy

- Rocket Mortgage requires the signed lender's final title policy within 60 days of closing.
Deliver to: Rocket Mortgage
Attn: Document Management
1050 Woodward Ave
Detroit MI, 48226
Or
Email to: QL-FinalDocs@rocketmortgage.com
Or
Fax to: (877)380-7933
- Coverage amount should be equal to the amount of the mortgage and without exceptions and include affirmative language for restrictions/easements along with all applicable endorsements.
- Name of insured is Rocket Mortgage, LLC **its successors and/or assigns**
- Short form policies are acceptable (whenever possible)

If you have questions you can reach the Final Docs team at (800) 410-6799

By communicating with Rocket Mortgage by phone, you consent to calls being recorded and monitored.



BK019512PG01859

WAKE COUNTY, NC
TAMMY L. BRUNNER
REGISTER OF DEEDS
PRESENTED & RECORDED ON
01-04-2024 AT 10:56:57
STATE OF NC REAL ESTATE
EXCISE TAX: \$1,515.00
BOOK: 019512 PAGE: 01859 - 01864

This instrument prepared by:
Gwynn, Edwards & Getter, PA

Return to: Grantee

NORTH CAROLINA SPECIAL WARRANTY DEED

Excise Tax: \$ **1,515**

Parcel Identification No.: **0503412**

Brief Description for the index: **Lot 185 Mills at Avent Ferry**

THIS DEED is made on the date set forth below in the acknowledgment hereof by and between:

GRANTOR	GRANTEE
Lennar Carolinas, LLC, a Delaware limited liability company 1100 Perimeter Park Drive, Ste 112 Morrisville, NC 27560	Munadil Yarid and spouse, Anika Tabassum 301 Cramerton Drive Holly Springs, NC 27540

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.g., corporation or partnership.

The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

WITNESSETH, that Grantor, for a valuable consideration paid by Grantee, the receipt and sufficiency of which are hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto Grantee in fee simple, all that certain lot or parcel of land situated in the City of **Holly Springs, Wake County, North Carolina**, and more particularly described as follows (the "Property"):

BEING all of Lot 185, The Mills at Avent Ferry Subdivision, Phase 7, as shown on that plat recorded in Book of Maps 2023, Pages 79-81, Wake County Registry.

A map of the above-described property is recorded in Book of Maps 2023, Page(s) 79-81, inclusive, Wake County Registry. The property does not include the primary residence of the Grantor.

The property hereinabove described was acquired by Grantor in Book 17735, Page 2614, Wake County Registry.

North Carolina (12/19/19)
Modification 7

Submitted electronically by "Gwynn, Edwards & Getter, PA"
in compliance with North Carolina statutes governing recordable documents
and the terms of the submitter agreement with the Wake County Register of Deeds.

Title to the property hereinabove described is subject to the following exceptions:

1. Subject to those Mediation and Arbitration Provisions as contained in Section 16 of the Purchase and Sale Agreement between Grantor and Grantee (the "Agreement") incorporated herein and attached as Exhibit A.
2. Subject to those exceptions incorporated herein and attached as Exhibit B.

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all easements, rights, privileges and appurtenances thereto belonging to the Grantee in fee simple forever.

And Grantor covenants with Grantee that Grantor has done nothing to impair such title as Grantor received, and Grantor will warrant and defend the title against the lawful claims of all persons claiming by, under or through Grantor, except for the exceptions herein stated.


GRANTOR'S WARRANTIES WITH RESPECT TO THE IMPROVEMENTS LOCATED ON THE PROPERTY ARE LIMITED TO THOSE EXPRESS LIMITED WARRANTIES SET FORTH IN THE HOMEOWNER'S WARRANTY, WHICH GRANTEE ACKNOWLEDGES BY ACCEPTANCE OF THIS DEED HAS BEEN PROVIDED TO GRANTEE AT CLOSING (THE "LIMITED WARRANTY"). THE LIMITED WARRANTY (AND REMEDIES PROVIDED THEREIN) CONSTITUTES GRANTOR'S EXCLUSIVE WARRANTY (AND GRANTEE'S EXCLUSIVE REMEDIES) WITH RESPECT TO THE IMPROVEMENTS LOCATED ON THE PROPERTY AND IS IN PLACE OF ALL OTHER GUARANTIES AND WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF WORKMANSHIP, MERCHANTABILITY, HABITABILITY, SUITABILITY AND FITNESS, WHICH ARE HEREBY DISCLAIMED BY GRANTOR AND WAIVED BY GRANTEE.

Grantee, by acceptance of this Deed, agrees for itself, and its heirs, personal representatives, successors and assigns, to observe and to be bound by all of the terms and conditions set forth in the documents identified above, all exhibits attached thereto, and all future amendments thereof including, without limitation, the provisions of the Master Declaration (as defined in Exhibit B), Club Covenants (as defined in Exhibit B) and the Neighborhood Declaration (as defined in Exhibit B), if any, applicable to the Property. The term "Grantee" as used in this Deed shall include Grantee's heirs, personal representatives, successors and assigns.

[SIGNATURE ON FOLLOWING PAGE.]

IN WITNESS WHEREOF, the Grantors have hereunto set their hands and seals this day and year.

**LENNAR CAROLINAS, LLC,
a Delaware limited liability company**

By: 
Norm Hash, Vice President

STATE OF NORTH CAROLINA, COUNTY OF WAKE

I, the undersigned Notary Public of the aforesaid County and State, certify that Norm Hash personally came before me this day and acknowledged that (s)he is the Vice President of Lennar Carolinas, LLC, a Delaware limited liability company, and that by authority duly given and as the act of such entity, (s)he signed the foregoing instrument in its name on its behalf as its act and deed.

Witness my hand and Notarial stamp or seal, this 4 day of January, 2024.


Notary Public

Print Notary Name: _____

My commission expires: _____

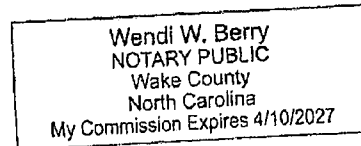


EXHIBIT A
Mediation and Arbitration Provisions

1. Grantor and Grantee specifically agree that this transaction involves interstate commerce and that any Dispute (as hereinafter defined) shall first be submitted to mediation and, if not settled during mediation, shall thereafter be submitted to binding arbitration as provided by the Federal Arbitration Act (9 U.S.C. §§1 et seq.) and not by or in a court of law or equity. "**Disputes**" (whether contract, warranty, tort, statutory or otherwise), shall include, but are not limited to, any and all controversies, disputes or claims (1) arising under, or related to, this Deed, the Agreement, the Property, the community in which the Property is located or any dealings between Grantee and Grantor; (2) arising by virtue of any representations, promises or warranties alleged to have been made by Grantor or Grantor's representative; and (3) relating to personal injury or property damage alleged to have been sustained by Grantee, Grantee's children or other occupants of the Property, or in the community in which the Property is located. Grantee has accepted this Deed on behalf of his or her children and other occupants of the Property with the intent that all such parties be bound hereby. Any Dispute shall be submitted for binding arbitration within a reasonable time after such Dispute has arisen. Nothing herein shall extend the time period by which a claim or cause of action may be asserted under the applicable statute of limitations or statute of repose, and in no event shall the Dispute be submitted for arbitration after the date when institution of a legal or equitable proceeding based on the underlying claims in such Dispute would be barred by the applicable statute of limitations or statute of repose.

(a) Any and all mediations commenced by Grantor or Grantee shall be filed with and administered by the American Arbitration Association or any successor thereto ("**AAA**") in accordance with the AAA's Home Construction Mediation Procedures in effect on the date of the request. If there are no Home Construction Mediation Procedures currently in effect, then the AAA's Construction Industry Mediation Rules in effect on the date of such request shall be utilized. Any party who will be relying upon an expert report or repair estimate at the mediation shall provide the mediator and the other parties with a copy of the reports. If one or more issues directly or indirectly relate to alleged deficiencies in design, materials or construction, all parties and their experts shall be allowed to inspect, document (by photograph, videotape or otherwise) and test the alleged deficiencies prior to mediation. Unless mutually waived in writing by the Grantor and Grantee, submission to mediation is a condition precedent to either party taking further action with regard to any matter covered hereunder.

(b) If the Dispute is not fully resolved by mediation, the Dispute shall be submitted to binding arbitration and administered by the AAA in accordance with the AAA's Home Construction Arbitration Rules in effect on the date of the request. If there are no Home Construction Arbitration Rules currently in effect, then the AAA's Construction Industry Arbitration Rules in effect on the date of such request shall be utilized. Any judgment upon the award rendered by the arbitrator may be entered in and enforced by any court having jurisdiction over such Dispute. If the claimed amount exceeds \$250,000.00 or includes a demand for punitive damages, the Dispute shall be heard and determined by three arbitrators; however, if mutually agreed to by the Grantor and Grantee, then the Dispute shall be heard and determined by one arbitrator. Arbitrators shall have expertise in the area(s) of Dispute, which may include legal expertise if legal issues are involved. All decisions respecting the arbitrability of any Dispute shall be decided by the arbitrator(s). At the request of any party, the award of the arbitrator(s) shall be accompanied by detailed written findings of fact and conclusions of law. Except as may be required by law or for confirmation of an award, neither a party nor an arbitrator may disclose the existence, content, or results of any arbitration hereunder without the prior written consent of both Grantor and Grantee.

(c) The waiver or invalidity of any portion of this Section 1 shall not affect the validity or enforceability of the remaining portions of Section 1 of this Exhibit A. Grantee and Grantor further agree (1) that any Dispute involving Grantor's affiliates, directors, officers, employees and agents shall also be subject to mediation and arbitration as set forth herein, and shall not be pursued in a court of law or equity; (2) that Grantor may, at its sole election, include Grantor's contractors, subcontractors and suppliers, as well as any warranty company and insurer as parties in the mediation and arbitration; and (3) that the mediation and arbitration will be limited to the parties specified herein.

(d) To the fullest extent permitted by applicable law, Grantor and Grantee agree that no finding or stipulation of fact, no conclusion of law, and no arbitration award in any other arbitration, judicial, or similar proceeding shall be given preclusive or collateral estoppel effect in any arbitration hereunder unless there is mutuality of parties. In addition, Grantor and Grantee further agree that no finding or stipulation of fact, no conclusion of law, and no arbitration award in any arbitration hereunder shall be given preclusive or collateral estoppel effect in any other arbitration, judicial, or similar proceeding unless there is mutuality of parties.

(e) Unless otherwise recoverable by law or statute, each party shall bear its own costs and expenses, including attorneys' fees and paraprofessional fees, for any mediation and arbitration. Notwithstanding the foregoing, if a

party unsuccessfully contests the validity or scope of arbitration in a court of law or equity, the noncontesting party shall be awarded reasonable attorneys' fees, paraprofessional fees and expenses incurred in defending such contest, including such fees and costs associated with any appellate proceedings. In addition, if a party fails to abide by the terms of a mediation settlement or arbitration award, the other party shall be awarded reasonable attorneys' fees, paraprofessional fees and expenses incurred in enforcing such settlement or award.

(f) Grantee may obtain additional information concerning the rules of the AAA by visiting its website at www.adr.org or by writing the AAA at 335 Madison Avenue, New York, New York 10017.

(g) Grantor supports the principles set forth in the Consumer Due Process Protocol developed by the National Consumer Dispute Advisory Committee and agrees to the following:

(h) Notwithstanding the requirements of arbitration stated in Section 1(b) of this **Exhibit A**, Grantee shall have the option, after pursuing mediation as provided herein, to seek relief in a small claims court for disputes or claims within the scope of the court's jurisdiction in lieu of proceeding to arbitration. This option does not apply to any appeal from a decision by a small claims court.

(i) Grantor agrees to pay for one (1) day of mediation (mediator fees plus any administrative fees relating to the mediation). Any mediator and associated administrative fees incurred thereafter shall be shared equally by Grantor and Grantee; however, Grantor and Grantee each agree to pay for their own attorneys' fees and costs.

(j) The fees for any claim pursued via arbitration in an amount of \$10,000.00 or less shall be apportioned as provided in the Home Construction Arbitration Rules of the AAA or other applicable rules.

(k) Notwithstanding the foregoing, if either Grantor or Grantee seeks injunctive relief, and not monetary damages, from a court because irreparable damage or harm would otherwise be suffered by either party before mediation or arbitration could be conducted, such actions shall not be interpreted to indicate that either party has waived the right to mediate or arbitrate. The right to mediate and arbitrate should also not be considered waived by the filing of a counterclaim by either party once a claim for injunctive relief had been filed with a court.

2. GRANTEE AND GRANTOR AGREE THAT THE PARTIES MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE ACTION OR COLLECTIVE PROCEEDING. THE ARBITRATOR(S) MAY NOT CONSOLIDATE OR JOIN CLAIMS REGARDING MORE THAN ONE PROPERTY AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, OR CLASS PROCEEDING. ALSO, THE ARBITRATOR(S) MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF NECESSITATED BY THAT PARTY'S INDIVIDUAL CLAIM(S). ANY RELIEF AWARDED CANNOT BE AWARDED ON CLASS-WIDE OR MASS-PARTY BASIS OR OTHERWISE AFFECT PARTIES WHO ARE NOT A PARTY TO THE ARBITRATION. NOTHING IN THE FOREGOING PREVENTS GRANTOR FROM EXERCISING ITS RIGHT TO INCLUDE IN THE MEDIATION AND ARBITRATION THOSE PERSONS OR ENTITIES REFERRED TO IN SECTION 1(C) ABOVE.

3. Notwithstanding the Grantor and Grantee's obligation to submit any Dispute to mediation and arbitration, in the event that a particular dispute is not subject to the mediation or the arbitration provisions of Section 1 of this **Exhibit A**, then the Grantor and Grantee agree to the following provisions: **GRANTEE ACKNOWLEDGES THAT JUSTICE WILL BEST BE SERVED IF ISSUES REGARDING THIS DEED ARE HEARD BY A JUDGE IN A COURT PROCEEDING, AND NOT A JURY. GRANTEE AND GRANTOR AGREE THAT ANY DISPUTE, CLAIM, DEMAND, ACTION, OR CAUSE OF ACTION SHALL BE HEARD BY A JUDGE IN A COURT PROCEEDING AND NOT A JURY. GRANTEE AND GRANTOR HEREBY WAIVE THEIR RESPECTIVE RIGHT TO A JURY TRIAL. GRANTOR HEREBY SUGGESTS THAT GRANTEE CONTACT AN ATTORNEY OF GRANTEE'S CHOICE IF GRANTEE DOES NOT UNDERSTAND THE LEGAL CONSEQUENCES OF EXECUTING THIS DEED.**

EXHIBIT B
Standard Exceptions

1. The lien of real estate, ad valorem and non ad valorem taxes and/or assessments, including taxes or assessments of any special taxing or community development district (including assessments relating to capital improvements and bonds), for this and subsequent years not yet due and payable [or depending upon the time of the year, "due and payable, but not yet delinquent.]"
2. All laws and restrictions, covenants, conditions, limitations, reservations, agreements, or easements affecting the Property and recorded in the public records for the county in which the Property is located, if any; but this provision shall not operate to re-impose the same;
3. All community development, recreation, water control, water conservation, watershed improvement or special taxing districts affecting the Property including, without limitation, the obligation to pay maintenance assessments, capital assessments and/or taxes in connection therewith, if any.
4. All Applicable zoning, land use, and subdivision ordinances, building codes, bulkhead laws, ordinances, regulations, and rights or interests vested in the United States of America or the State of North Carolina.
5. Validly existing rights of adjoining owners in any walls and fences situated on a common boundary, if any.
6. All provisions of the following documents which may include, without limitation, restrictions, covenants, conditions, easements, lien rights, obligations to pay assessments and architectural restrictions: (i) Declaration(s) governing the community at large in which the home is located (collectively, the "Master Declaration"); (ii) club covenants and/or a club plan for the community in which the Property is located (collectively, the "Club Covenants"); and (iii) Declaration(s) governing any subdivision of which the Property is a part (the "Neighborhood Declaration"), all as amended and modified from time to time.
7. All covenants, conditions and restrictions contained in this Deed are equitable servitudes, perpetual and shall run with the land, including, without limitation, the Mediation and Arbitration provisions contained in Exhibit A.
8. All utility easements, sewer agreements, telephone agreements, cable agreements, telecommunications agreements, monitoring agreements, restrictions and reservations common to any plat affecting title to the Property
9. All matters that would be disclosed by an accurate survey or inspection of the Property.
10. All standard, general printed exceptions contained in the owner's title insurance commitment issued for the Property, if any.
11. The following sections of the Agreement and Addenda, together with any other terms in the Agreement or Addenda that expressly so state, as well as any terms that may survive by operation of law, notwithstanding if the Section, Addendum, or term has a survival provision thereto, shall not be merged into this Deed and shall survive closing and the delivery of the Deed: Section 11, Closing and Title Matters; Section 13, Site and Substitutions; Section 16, Mediation/Arbitration of Disputes; Section 17, Other Dispute Resolutions; Section 18, Selling Agent and Cooperating Broker; Section 19, Construction Activities; Section 20, Dangerous Conditions; Construction Work; Section 35, Reservation of Easement; Section 5 of Rider B, Warranties; Section 2 of the Indoor Environmental Quality Disclosure; Cooperating Broker Addendum, in its entirety; and, Master Disclosure and Information Addendum to Purchase and Sale Agreement, in its entirety.

Gwynn, Edwards & Getter, P.A.
ALTA Universal ID
900 Ridgefield Drive, Ste. 150
Raleigh, NC 27609

File No./Escrow No.: 2303749
Print Date & Time: December 27, 2023 at 04:09 PM
Officer/Escrow Officer: Gwynn, Edwards & Getter, PA
Settlement Location: 900 Ridgefield Drive, Ste 150, Raleigh, NC 27609
Property Address: 301 Cramerton Drive
 Holly Springs, NC 27540
Borrower: Munadil Yarid and Anika Tabassum
Seller: Lennar Carolinas, LLC
Lender: Rocket Mortgage, LLC
Settlement Date: January 4, 2024
Disbursement Date: January 4, 2024

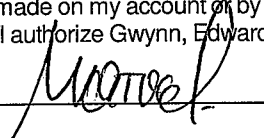
Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
Financial				
	\$ 757,190.00	Sale Price of Property	\$ 757,190.00	
		Deposit		\$ 22,715.00
		Loan Amount		\$ 530,033.00
\$ 22,715.00		Excess Deposit		
		Lender Credits		\$ 4,690.79
Prorations/Adjustments				
\$ 89.26		County Taxes/0503412 01/01/24 to 01/05/24		\$ 89.26
\$ 0.00		HOA Dues (prorate + 2mos) \$72/mo	\$ 209.03	
Loan Charges to Rocket Mortgage, LLC				
		Origination Fee	\$ 1,050.00	
		Life of Loan Flood	\$ 5.00	
		Life of Loan Tax Service	\$ 48.00	
		Flood Certification	\$ 8.00	
		MERS Fee	\$ 24.95	
		Tax Service	\$ 25.00	
		Prepaid Interest	\$ 2,834.16	
		\$101.22 per day from 01/04/24 to 02/01/24		
Other Loan Charges				
		Broker Comp to AA US Mortgage	\$ 5,000.00	
		Appraisal Fee to AA US Mortgage		
		POC \$ 660.00		
		Paid by Buyer before closing		
		Title - Courier/Overnight to Gwynn, Edwards	\$ 50.00	

Seller		Borrower/Buyer	
Debit	Credit	Debit	Credit
		Fee	& Getter, PA
		Title - E-recording Fee	to Simplifile / GE&G \$ 10.00
Impounds			
Title Charges & Escrow / Settlement Charges			
		Title - Lender's Title Insurance	\$ 1,049.69
		to Lennar Title, LLC	
		Coverage: \$ 530,033.00	
		Premium: \$ 1,049.69	
		Title - Owner's Title Insurance (optional)	\$ 594.59
		to Lennar Title, LLC	
		Coverage: \$ 757,190.00	
		Premium: \$ 594.59	
\$ 850.00		Title - Attorney Fee	to Gwynn, Edwards & Getter, PA
		Title - CPL (part of lender title insurance)	to Lennar Title, LLC \$ 111.00
Commission			
\$ 18,929.75		Commission - Selling Agent	to Evershine Properties Inc.
Government Recording and Transfer Charges			
		Recording Fees	to Wake Register of Deeds & Simplifile \$ 90.00
		Deed:\$26.00 Mortgage:\$64.00	
		Transfer Taxes	to Wake Register of Deeds & Simplifile \$ 1,515.00
Payoffs			
		Payoff - GAS Bank	to GS Bank USA \$ 177.00
Miscellaneous			
\$ 200.00		Survey	\$ 200.00
		Realtor Credit	\$ 10,793.63
		HOA Conveyance Processing Fee	to Real Manage \$ 275.00
		Home Inspection	to Openwindow Home Inspections
		POC \$ 450.00	
		Paid by Buyer before closing	
		Payoff Check Fee	to Gwynn, Edwards & Getter, P.A. \$ 50.00
		HOA Dues (additional 1yr)	to The Mills at Avent \$ 864.00

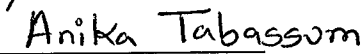
Seller		Borrower/Buyer		
Debit	Credit		Debit	Credit
		Ferry HOA		
		HOA Working Capital	to The Mills at Avent Ferry HOA	\$ 500.00
		Homeowner's Insurance Premium (12 mo.)	to Homesite Insurance Company	\$ 971.00
\$ 42,584.01	\$ 757,390.00	Subtotals	\$ 772,851.42	\$ 568,321.68
\$ 714,805.99		Balance Due FROM		\$ 204,529.74
\$ 757,390.00	\$ 757,390.00	Balance Due TO	\$ 772,851.42	\$ 772,851.42
		TOTALS		

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Gwynn, Edwards & Getter, P.A. to cause the funds to be disbursed in accordance with this statement.

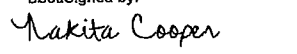


 Munadil Yarid



 Anika Tabassum

Lennar Carolinas, LLC, a Delaware limited liability company

BY: 

 1B8DC00229144A3...



 Gwynn, Edwards & Getter, PA, Escrow Officer

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 12/27/2023
 Closing Date 01/04/2024
 Disbursement Date 01/04/2024
 Settlement Agent Gwynn, Edwards & Getter, PA
 File # 2303749
 Property 301 Cramerton Dr
 Holly Springs, NC 27540
 Sale Price \$757,190

Transaction Information

Borrower Munadiil Yarid and Anika Tabassum
 128 Zante Currant Rd
 Durham, NC 27703
 Seller Lennar Carolinas, LLC and Marcela Brittl
 301 Cramerton Dr
 Holly Springs, NC 27540
 Lender Rocket Mortgage, LLC

Loan Information

Loan Term 30 years
 Purpose Purchase
 Product Fixed Rate
 Loan Type Conventional FHA
 VA
 Loan ID # 3537979050
 MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$530,033	NO
Interest Rate	6.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$3,481.94	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	
Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$3,481.94	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	0
Estimated Total Monthly Payment	\$3,481.94	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$833.51 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
In escrow?	NO	
Costs at Closing		
Closing Costs	\$910.00	Includes \$660.00 in Loan Costs + \$450.00 in Other Costs - \$200.00 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$204,529.74	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges					
01 % of Loan Amount (Points)					
02 Broker Compensation to AA US Mortgage LLC – 2000 Clearview					\$5,000.00
03 Origination Fee					(L) \$1,050.00
04					
05					
06					
07					
B. Services Borrower Did Not Shop For					
01 Appraisal Fee to Amrock, LLC		\$660.00			
02 Flood Determination Fee to CoreLogic Flood Services					\$8.00
03 Flood Life of Loan Coverage to CoreLogic Flood Services					\$5.00
04 Life of Loan Tax Service to CoreLogic Tax Services					\$48.00
05 MERS Registration Fee to Mers					\$24.95
06 Tax Certification Fee to Amrock, LLC					(L) \$25.00
07					
08					
09					
10					
C. Services Borrower Did Shop For					
01 Title-Express Mail/Courier Fee to Gwynn, Edwards & Getter, PA					\$50.00
02 Title-Insured Closing Letter to Lennar Title, LLC					\$111.00
03 Title-Lenders Title Policy to Lennar Title, LLC					\$1,049.69
04 Title-Payoff Check Fee to Lennar Title LLC					\$50.00
05 Title-Recording Service to Gwynn, Edwards & Getter, PA/Simplifil					\$10.00
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)					
Loan Costs Subtotals (A + B + C)	\$0.00	\$660.00			
Other Costs					
E. Taxes and Other Government Fees					
01 Recording Fees Deed: \$26.00 Mortgage: \$64.00					\$90.00
02 Transfer Taxes to North Carolina					\$1,515.00
F. Prepays					
01 Homeowner's Insurance Premium (12 mo.) to Homesite Insurance Company Of T					\$971.00
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$101.22 per day from 1/4/24 to 2/1/24)					(L) \$2,834.16
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance per month for mo.					
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04					
05					
06					
07					
08 Aggregate Adjustment	\$0.00				
H. Other					
01 HOA Conveyance Fee to Real Manage					(L) \$275.00
02 HOA Dues 1 year to The Mills at Avent Ferry HOA					(L) \$864.00
03 HOA-Dues(prorate + 2mos) to The Mills at Avent Ferry HOA					(L) \$209.03
04 HOA-Working Capital to The Mills at Avent Ferry HOA					(L) \$500.00
05 Home Inspection to Openwindow Home Inspecti		\$450.00			
06 Real Estate Commission to Evershine Properties, Inc.			\$18,929.75		
07 Title-Attorney Fee to Gwynn, Edwards & Getter, P			\$850.00		
08 Title-HOA Dues to The Mills at Avent Ferry HOA			\$6.97		
09 Title-Owner's Title Policy (optional) to Lennar Title, LLC					\$594.59
I. TOTAL OTHER COSTS (Borrower-Paid)					
Other Costs Subtotals (E + F + G + H)	\$0.00	\$450.00			
J. TOTAL CLOSING COSTS (Borrower-Paid)					
Closing Costs Subtotals (D + I)	\$0.00	\$1,110.00	\$19,786.72		\$15,284.42
Lender Credits	-\$200.00				



Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$12,754.00	\$910.00	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	-\$1,110.00	YES You paid these Closing Costs Before Closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$227,157.00	\$227,157.00	NO
Deposit	-\$22,715.00	-\$22,715.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$287.74	YES See details in Sections K and L
Cash to Close	\$217,196.00	\$204,529.74	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$757,367.00
01 Sale Price of Property	\$757,190.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$-200.00
04 GS BANK USA To	\$177.00
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to	
09 County Taxes to	
10 Assessments to	
11 Survey	\$200.00
12	
13	
14	
15	
See attached page for additional information	
L. Paid Already by or on Behalf of Borrower at Closing	\$552,837.26
01 Deposit	\$22,715.00
02 Loan Amount	\$530,033.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	
Other Credits	
06	
07	
Adjustments	
08	
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to	
13 County Taxes 01/01/24 to 01/04/24	\$89.26
14 Assessments to	
15	
16	
17	
CALCULATION:	
Total Due from Borrower at Closing (K)	\$757,367.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$552,837.26
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$204,529.74

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$757,390.00
01 Sale Price of Property	\$757,190.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes to	
10 County Taxes to	
11 Assessments to	
12 Survey	\$200.00
13	
14	
15	
16	
N. Due from Seller at Closing	\$19,875.98
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$19,786.72
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes 01/01/24 to 01/04/24	\$89.26
16 Assessments to	
17	
18	
19	
CALCULATION:	
Total Due to Seller at Closing (M)	\$757,390.00
Total Due from Seller at Closing (N)	-\$19,875.98
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$737,514.02



Additional Information About This Loan

Loan Disclosures

Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
 - will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 4% of the overdue monthly principal and interest payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
301 Cramerton Dr, Holly Springs, NC 27540

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$0.00	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1	\$0.00	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$0.00	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$0.00	The amount included in your total monthly payment.

- will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$10,002.12	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$0.00	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$1,254,158.40
Finance Charge. The dollar amount the loan will cost you.	\$723,660.40
Amount Financed. The loan amount available after paying your upfront finance charge.	\$529,838.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	6.879%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	136.494%

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

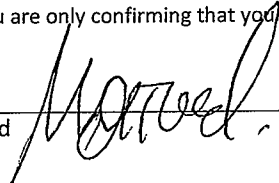
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Rocket Mortgage, LLC	AA US Mortgage LLC	Evershine Properties	Marcella Brittl	Gwynn, Edwards & Getter, PA
Address	1050 Woodward Ave Detroit, MI 48226-1906	2000 Clearview Ave Suite 212 Doraville, GA 30340	204 Bridle Boast Rd. Cary, NC 27519		900 Ridgefield Drive Ste 150 Raleigh, NC 27609
NMLS ID	3030	1585800			
NC License ID			C19141		n/a
Contact		MD Amirul Islam	MD Amirul Islam	Marcella Brittl	Wendi Berry
Contact NMLS ID		2029535			
Contact NC License ID			315089		CP 03278
Email	help@rocketmortgage.com	aaasmortgage.nc@gmail.com	aaasmortgage.nc@gmail.com		wberry@geandglaw.com
Phone	(800) 226-6308	(734) 620-3932	(919) 818-3233	(919) 830-4548	(919) 871-0022

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Munadil Yarid  Date 01.04.24 Anika Tabassum 1/4/24
Anika Tabassum Date



Addendum to Closing Disclosure

This Addendum includes **additional** information about the loan you have applied for. It does **not** replace any information disclosed on the Closing Disclosure.

Breakdown of Payoff Figures

Use this table to see a breakdown of your payoffs.

Payoffs from Borrower at Closing

GS BANK USA Revolving

\$177.00



Closing Disclosure

Closing Information

Date Issued
Closing Date 01/04/24
Disbursement Date 01/04/24
Settlement Agent Gwynn, Edwards & Getter, P.A.
File # 2303749
Property 301 Cramerton Drive
 Holly Springs, NC 27540
Sale Price \$ 757,190

Transaction Information

Buyer Munadil Yarid and Anika Tabassum
 128 Zante Currant Road
 Durham, NC 27703
Seller Lennar Carolinas, LLC
 1100 Perimeter Park Drive, Ste. 112
 Morrisville, NC 27560

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$ 757,390.00
01 Sale Price of Property	\$ 757,190.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06 Survey	\$ 200.00
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes	
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$ 42,584.01
01 Excess Deposit	\$ 22,715.00
02 Closing Costs Paid at Closing (J)	\$ 19,779.75
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05	
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	
15 County Taxes/0503412	01/01/24 to 01/05/24 \$ 89.26
16 Assessments	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$ 757,390.00
Total Due from Seller at Closing (N)	- \$ 42,584.01
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$ 714,805.99

Contact Information

REAL ESTATE BROKER (B)

Name	Evershine Properties Inc.
Address	204 Bridle Boast Road Cary NC 27519
NC License ID	c19141
Contact	Md. Amirul Islam
Contact NC License ID	315089
Email	maislam1@yahoo.ca
Phone	(919)818-3233

REAL ESTATE BROKER (S)

Name	
Address	
NC License ID	
Contact	
Contact NC License ID	
Email	
Phone	

SETTLEMENT AGENT

Name	Gwynn, Edwards & Getter, P.A.
Address	900 Ridgefield Drive, Ste. 150 Raleigh, NC 27609
NC License ID	N/A
Contact	Kenneth B. Gwynn
Contact NC License ID	12419
Email	wberry@geandglaw.com
Phone	(919)871-0022

Confirm Receipt

Lennar Carolinas, LLC, a Delaware limited liability company
 DocuSigned by:
 Rakita Cooper
 BY: _____ 1B6DC00229144A3...

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 % of Loan Amount (Points)		
02		
03		
04		
B. Services Borrower Did Not Shop For		
01		
02		
03		
04		
05		
06		
07		
C. Services Borrower Did Shop For		
01 Title - Attorney Fee to Gwynn, Edwards & Getter, PA	\$ 850.00	
02		
03		
04		
05		

Other Costs		
E. Taxes and Other Government Fees		
01 Recording Fees	Deed:	Mortgage:
02		
F. Prepays		
01 Homeowner's Insurance Premium (mo.)		
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest (per day from to)		
04 Property Taxes (mo.)		
G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance	per month for	mo.
02 Mortgage Insurance	per month for	mo.
03 Property Taxes	per month for	mo.
04		
05 Aggregate Adjustment		
H. Other		
01 Commission - Selling Agent to Evershine Properties Inc.	\$ 18,929.75	
02		
03		
04		
05		
06		
07		
08		
J. TOTAL CLOSING COSTS	\$ 19,779.75	



**Town of Holly Springs
Development Services**

P.O. Box 8 | 128 S. Main St.
Holly Springs, NC 27540
(919) 557-3908

DevelopmentServices@hollyspringsnc.gov
www.hollyspringsnc.gov

Certificate of Occupancy

CO Date: December 22, 2023

Site Address: 301 CRAMERTON DR, HOLLY SPRINGS, NC 27540

App #: PRSF202300644

Subdivision: The Mill at Avent Ferry

Lot Number: 185

App Type: New Home Construction: Single Family/Duplex/Townhomes

Parcel #: 0637893490

Description of Work: NEW SINGLE FAMILY

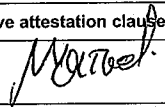
**Revision for basement to crawlspace 3/29 - adjust permit info once approved

Building Contractor: <NO CONTACT INFORMATION AVAILABLE>

This is to certify that the structure described above has been inspected and/or compliance has been determined by other means as allowed by code. The structure has been found to be in general compliance with the North Carolina Building Codes and the ordinances of the Town of Holly Springs. The above is a statement of the condition of the structure at the time of issuance of this certificate.

Issued By: _____

Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)			
i. First name Munadil	ii. Middle initial	iii. Last name/BMF company name Yarid	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name	
1b. First taxpayer identification number (see instructions) 472-57-4958			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)			
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a			
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name	
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)						
a. Street address (including apt., room, or suite no.) 128 Zante Currant Rd			b. City Durham	c. State NC	d. ZIP code 27703-6274	
4. Previous address shown on the last return filed if different from line 3 (see instructions)						
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address						
i. IVES participant name CoreLogic Credco		ii. IVES participant ID number 302617		iii. SOR mailbox ID CLGX4506T		
iv. Street address (including apt., room, or suite no.) 40 Pacifica #900		v. City Irvine		vi. State CA	vii. ZIP code 92618	
5b. Customer file number (if applicable) (see instructions)		5c. Unique identifier (if applicable) (see instructions) 3537979050				
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))						
i. Client name Rocket Mortgage, LLC				ii. Telephone number (313) 373-0000		
iii. Street address (including apt., room, or suite no.) 1050 Woodward Ave			iv. City Detroit	v. State MI	vi. ZIP code 48226-1906	
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)						
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040						
a. Return Transcript <input type="checkbox"/>		b. Account Transcript <input type="checkbox"/>		c. Record of Account <input checked="" type="checkbox"/>		
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>						
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.						
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers						
Line 1a <input type="checkbox"/>		Line 2a <input type="checkbox"/>				
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) 12 / 31 / 2022 12 / 31 / 2021 / / / /						
Caution: Do not sign this form unless all applicable lines have been completed.						
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.						
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.						
Sign Here	Signature for Line 1a (see instructions) 		Date 01-04-24	Phone number of taxpayer on line 1a or 2a (573) 999-9259		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
	Print/Type name Munadil Yarid					
	Title (if line 1a above is a corporation, partnership, estate, or trust)					
	Spouse's signature (required if listed on Line 2a)				Date	
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed				
Print/Type name						

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.


Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.

 You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
Copying, assembling, and sending the form to the IRS 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)			
i. First name Anika	ii. Middle initial	iii. Last name/BMF company name Tabassum	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name	
1b. First taxpayer identification number (see instructions) 865-37-6721			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)			
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a			
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name	
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)						
a. Street address (including apt., room, or suite no.) 128 Zante Currant Rd		b. City Durham	c. State NC	d. ZIP code 27703-6274		
4. Previous address shown on the last return filed if different from line 3 (see instructions)						
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code		
5a. IVES participant name, ID number, SOR mailbox ID, and address						
i. IVES participant name CoreLogic Credco		ii. IVES participant ID number 302617	iii. SOR mailbox ID CLGX4506T			
iv. Street address (including apt., room, or suite no.) 40 Pacifica #900		v. City Irvine	vi. State CA	vii. ZIP code 92618		
5b. Customer file number (if applicable) (see instructions)		5c. Unique identifier (if applicable) (see instructions) 3537979050				
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))						
i. Client name Rocket Mortgage, LLC				ii. Telephone number (313) 373-0000		
iii. Street address (including apt., room, or suite no.) 1050 Woodward Ave		iv. City Detroit	v. State MI	vi. ZIP code 48226-1906		
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)						
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040						
a. Return Transcript <input type="checkbox"/>		b. Account Transcript <input type="checkbox"/>		c. Record of Account <input checked="" type="checkbox"/>		
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>						
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.						
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers						
Line 1a	<input type="checkbox"/>	Line 2a	<input type="checkbox"/>			
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) 12 / 31 / 2022 12 / 31 / 2021 / / / /						
Caution: Do not sign this form unless all applicable lines have been completed.						
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.						
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.						
Sign Here	Signature for Line 1a (see instructions) Anika Tabassum		Date 1.4.24	Phone number of taxpayer on line 1a or 2a (573) 999-9259		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
	Print/Type name Anika Tabassum					
	Title (if line 1a above is a corporation, partnership, estate, or trust)					
	Spouse's signature (required if listed on Line 2a)			Date		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
Print/Type name						

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
Copying, assembling, and sending the form to the IRS 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
 Tax Forms and Publications Division
 1111 Constitution Ave. NW, IR-6526
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Rocket Mortgage, LLC
Your Credit Score and The Price You Pay for Credit
Risk-Based Pricing Notice - Alternate for Residential Real Property

Lender Rocket Mortgage, LLC 1050 Woodward Ave Detroit, MI 48226-1906	Borrower Munadil Yarid 128 Zante Currant Rd Durham, NC 27703	Date December 27, 2023 Application or Loan Number 3537979050
"We" means Lender		
"You" means Borrower.		

Property Address 301 Cramerton Dr, Holly Springs, NC 27540

Your Credit Score

Your credit score	801	Date: November 27, 2023
	Source: Equifax Mortgage Services	

Understanding Your Credit Score

What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 309 to a high of 844. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your Credit Score ranks higher than 85 percent of U.S. consumers.



Understanding Your Credit Score (continued)

Key factors that adversely affected your credit score	<p>Time since most recent account opening is too short. Too many recent inquiries. Too many accounts with balances. Length of account history is too short.</p>
--	--

Checking Your Credit Report

What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report --</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>



Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

One or more of the following consumer reporting agencies will provide the credit score:

Experian

701 Experian Parkway
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax Credit Information Services

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Trans Union

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com



Understanding Your Credit Score (continued)

Key factors that adversely affected your credit score	Length of account history is too short. Lack of recently reported balances on revolving/open accounts. Too many recent inquiries.
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Checking Your Credit Report

What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report -- <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .



Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

One or more of the following consumer reporting agencies will provide the credit score:

Experian

701 Experian Parkway
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax Credit Information Services

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Trans Union

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com



Loan Information

Loan Number: 3537979050
Property Address: 301 Cramerton Dr
Holly Springs, NC 27540

Borrower(s): Munadil Yarid and Anika Tabassum

Property Address: 301 Cramerton Dr
Holly Springs, NC 27540

Following is a description of the features of the loan program for which you have applied. Information about other loan programs is available upon request. This is not a contract or commitment to extend credit. All applications are subject to normal credit review policies and procedures.

How Your Loan Works

Interest Rate

The interest rate for this loan program is fixed for the entire term of the loan. Your rate will never change.

Loan Term

Your loan will be for 30 years.

Payment Schedule

You will make 360 equal monthly payments consisting of principal and interest. Your loan program may also require that you make monthly escrow payments for your taxes and insurance or private mortgage insurance.

Prepayment

You may prepay your loan at any time without penalty.



ROCKET Mortgage

1050 Woodward Avenue | Detroit, MI 48226

Identity Verification and Acknowledgment Certification

Loan Information

Loan Number: 3537979050
Property Address: 301 Cramerton Dr
Holly Springs, NC 27540
MIN: 100039035379790503

Date: January 4, 2024

Lender: Rocket Mortgage, LLC

Signer(s): Munadil Yarid and Anika Tabassum

The loan document signing occurred where no photocopy equipment was available. The signatory's/signatories' identification was presented, and the information was recorded as indicated below.

In addition, I acknowledge that the signatory(ies) appeared before me at all points of notarization to acknowledge that he/she/they freely executed the required documents included in this package.

I, Drew Casar White, the undersigned attorney/notary public commissioned in the State of North Carolina, have seen the government issued photo ID for the signatory(ies) and signed and sealed all jurats and acknowledgments included in this package in the presence of the signatory(ies).

Affiant: 
Signature

Notary ID#: 2021 03300101

Commission Expiration Date: 1/26/26

Signer: Munadil Yarid

Type of Identification: Driver's License

Identification Number: 477 J2707

Expiration Date: 8/7/29

Signer: Anika Tabassum

Type of Identification: Driver's License


Identification Number: 45152707

Expiration Date: 12/31/31



NORTH CAROLINA DRIVER LICENSE

COMMISSIONER OF MOTOR VEHICLES



4d DLN: 000047352707 3f DOB: 08/07/1983
4b EXP: 08/07/2029


1. YARID
2. MUNADIL
6. 128 ZANTE CURRANT RD
DURHAM, NC 27703-6274

9a CLASS: C 9b END: NONE
12 RESTR: 1
15 SEX: M 18 EYES: BRO
16 HGT: 5'-07" 19 HAIR: BLK RACE

ISS: 10/19/2021
5f DB: 0091050387 08/07/183

NORTH CAROLINA IDENTIFICATION CARD

COMMISSIONER OF MOTOR VEHICLES




4d IDN: 000045152707 3f DOB: 12/31/1991
4b EXP: 12/31/2031

1. TABASSUM
2. ANIKA
6. 128 ZANTE CURRANT RD
DURHAM, NC 27703-6274

15 SEX: F 18 EYES: BRO
16 HGT: 5'-04" 19 HAIR: BRO RACE

ISS: 07/12/2023
5f DB: 0035506340 12/31/91



FACT Act Notice

Notice Regarding Furnishing Negative Information

Yarid
Loan #: 3537979050
MIN: 100039035379790503

Date: January 4, 2024

Lender: Rocket Mortgage, LLC

Borrower(s): Munadil Yarid
Anika Tabassum

Property Address: 301 Cramerton Dr, Holly Springs, NC 27540

We (Lender) may report information about your (Borrower[s]) account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

15 USCA § 1681s-2(a)(7); 12 CFR § 1022.1(b)(2)(ii) & 12 CFR Pt. 1022, App. B

By signing below, you acknowledge receipt of this Notice.

Munadil Yarid 01.04.24

- BORROWER - Munadil Yarid - DATE -

Anika Tabassum 1.4.24

- BORROWER - Anika Tabassum - DATE -



Munadil Yarid
Anika Tabassum
128 Zante Currant Rd
Durham, NC 27703

Loan Information

Loan Number: 3537979050
Property Address: 301 Cramerton Dr
Holly Springs, NC 27540
Notice Date: December 27, 2023

LOAN PROGRAM: A30 - 30 yr Conforming Fixed
MORTGAGE TYPE/TERM: 30 years
LOAN AMOUNT: \$530,033.00
LOCKED INTEREST RATE: 6.875%
INITIAL LOCK DATE: November 27, 2023
LOCK EXPIRATION DATE: January 5, 2024
ESCROW/IMPOUND ACCOUNT: NO

Thanks for choosing us for your home financing needs. We'll begin processing your mortgage application as soon as all required application items are received, including your deposit. It's our goal to have your application fully processed, underwritten and approved on or before your anticipated closing date.

It's important to note that some parts of this process aren't under our control. For example, we can't be responsible for delays in loan approval or closing due to the following:

- The untimely receipt of an acceptable appraisal and/or required documentation
- Your existing home not selling
- Matters disclosed by a title commitment or survey
- Any other matters beyond our reasonable control

By applying for a mortgage, you agree to do the following:

- Cooperate in the application process, including submitting all required application items in a timely manner
- Notify Rocket Mortgage, LLC of any changes in the information on your application after you submit it
- If necessary, assist Rocket Mortgage, LLC in getting information from third parties such as your bank, employer, current mortgage company, etc.

Your loan consists of two parts:

- Principal balance - the amount of money you borrow
- Interest rate - the annual charge you pay to borrow that money

Please keep in mind that any references to interest rates and loan discount fees in other application documents, such as your Loan Estimate, are only estimates. This interest rate is enforceable by both the lender and the borrower.

You've requested a locked interest rate of 6.875% from the date of this Interest Rate Agreement until the Lock Expiration Date of January 5, 2024. This protects your interest rate from going up if the market changes. Here are the terms that apply:

- You must submit a signed purchase agreement to us by your Lock Expiration Date and all other requested application documents by December 4, 2023.



Loan Information

Loan Number: 3537979050
Property Address: 301 Cramerton Dr
Holly Springs, NC 27540
Notice Date: December 27, 2023

Munadil Yarid
Anika Tabassum
128 Zante Currant Rd
Durham, NC 27703

- Your locked rate will automatically expire if we don't receive a signed purchase agreement or the requested application documents by the dates noted above.
- You're required to close at your locked rate even if our interest rates go down between the date of this agreement and your Lock Expiration Date.
- If you can't close on or before your Lock Expiration Date, you'll be required to close at either your locked rate or Rocket Mortgage, LLC's current rate, whichever is higher.
- Your locked rate is only valid for:

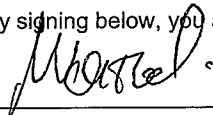
PROPERTY ADDRESS: 301 Cramerton Dr
Holly Springs, NC 27540
LOAN AMOUNT: \$530,033.00
LOAN PROGRAM: A30 - 30 yr Conforming Fixed

If you choose to purchase or refinance a different property, switch loan programs, change your point structure, extend your lock, or change your loan amount, you'll have to re-lock your interest rate. Your re-locked interest rate will equal either your original locked rate or Rocket Mortgage, LLC's current rate, whichever is higher.


- If your loan does not close on or before January 5, 2024, the interest rate lock will need to be extended in order to maintain your chosen interest rate. There may be a fee associated with an extension. If you have questions about the process or associated fees, please contact us.

Neither this agreement nor the locking of an interest rate is a commitment to lend by Rocket Mortgage, LLC or an underwriting approval of your loan application.

By signing below, you acknowledge your understanding and agreement with these terms.

 27.04.24
- BORROWER - Munadil Yarid - DATE -

Anika Tabassum 1.9.24
- BORROWER - Anika Tabassum - DATE -

 12/27/2023
- Lender Representative - Heather Lovier -



OCCUPANCY STATEMENT

Yarid
Loan #: 3537979050
MIN: 100039035379790503

Date: January 4, 2024

Lender: Rocket Mortgage, LLC

Borrower(s): Munadil Yarid
Anika Tabassum

Property Address: 301 Cramerton Dr, Holly Springs, NC 27540

Borrower hereby declares, under penalty of perjury, as follows:

- Owner Occupied**
I/We will occupy the subject property as my/our principal residence within 60 days after the date of closing as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property. I/We will continue to occupy the property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing or extenuating circumstances exist which are beyond my/our control.
- Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.
- Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

I/We are aware of and understand that if at any time it is determined that the foregoing statement is untrue, I/We will be subject to prosecution for fraud under applicable state laws.

I certify under penalty of Chapter 18, U.S.C. 1010 to 1014 that the statement contained herein is true and correct.

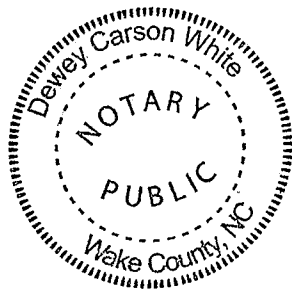
Munadil Yarid 9.04.24
- BORROWER - Munadil Yarid - DATE -

Anika Tabassum 1.4.24
- BORROWER - Anika Tabassum - DATE -

Wake County, North Carolina

Sworn to and subscribed before me this day by Munadil Yarid and Anika Tabassum.

Date: January 4, 2024



[Signature]
Notary Public

My commission expires: 1/24/26



Q103537979050002020002493cb8a86d-eb87-4ee5-a21c-c7c28635d9d60101

Property and Mailing Address Certification

Loan Number: 3537979050

Date: January 4, 2024

Borrower(s): Munadil Yarid
Anika Tabassum

INSTRUCTIONS: Please make any necessary corrections & complete all required fields

I/We certify that the subject mailing address indicated below are accurate.

Purpose of Loan: Purchase

Property Occupancy: PrimaryResidence

Subject Property Address: 301 Cramerton Dr, Holly Springs, NC 27540

Mailing Address 1: 128 Zante Currant Rd, Durham, NC 27703 USA

The above mailing address is for the following Mortgagor(s): Munadil Yarid

Mailing Address 2: 128 Zante Currant Rd, Durham, NC 27703 USA

The above mailing address is for the following Mortgagor(s): Anika Tabassum

Mailing Address 3: _____

The above mailing address is for the following Mortgagor(s): _____

Mailing Address 4: _____

The above mailing address is for the following Mortgagor(s): _____

Munadil - 01.04.24

- BORROWER - Munadil Yarid - DATE -

Anika Tabassum 1.4.24

- BORROWER - Anika Tabassum - DATE -



SIGNATURE/NAME AFFIDAVIT

Date: January 4, 2024
Lender: Rocket Mortgage, LLC
Borrower(s): Munadil Yarid
Anika Tabassum

Yarid
Loan #: 3537979050
MIN: 100039035379790503

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

Munadil Yarid
(Print or Type Name)

Signature Munadil Yarid
Munadil Yarid

01.04.24
Date

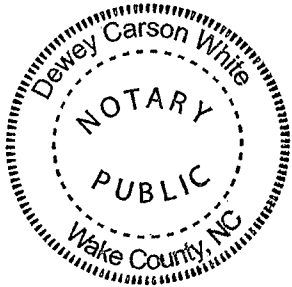
State of North Carolina)
County of Wake)

On this 4th day of January, 2024, before me, the undersigned, a Notary Public in and for said State, personally appeared Munadil Yarid known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature [Handwritten Signature]
Notary Public for North Carolina

My Commission Expires: 1/24/26



SIGNATURE/NAME AFFIDAVIT

Date: January 4, 2024
Lender: Rocket Mortgage, LLC
Borrower(s): Munadil Yarid
Anika Tabassum

Yarid
Loan #: 3537979050
MIN: 100039035379790503

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

Anika Tabassum
(Print or Type Name)
Anika Tabassum
Signature
Anika Tabassum

1/4/24
Date

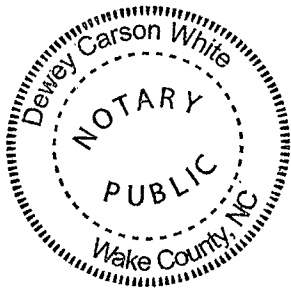
State of North Carolina)
County of Wake)

On this 4th day of January, 2024, before me, the undersigned, a Notary Public in and for said State, personally appeared Anika Tabassum known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature [Handwritten Signature]
Notary Public for North Carolina

My Commission Expires: 1/24/26



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier: 3537979050

Agency Case No. _____

Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) Munadi1 Yarid

Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? NO YES

If YES: (1) What format was it in: (Check the most recent) Attended Workshop in Person Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program:

(3) Date of Completion _____ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? NO YES

If YES: (1) What format was it in: (Check the most recent) Face-to-Face Telephone Internet Hybrid

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency:

(3) Date of Completion _____ mm/dd/yyyy

Language Preference

Language Preference — Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional - Mark the language you would prefer, if available:

English Chinese Korean Spanish Tagalog Vietnamese Other: _____ I do not wish to respond
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.

Rocket Mortgage, LLC (NMLS #: 3030) | AA US Mortgage LLC (NMLS #: 1585800) | MD Amirul Islam (NMLS #: 2029535)

Supplemental Consumer Information Form
Fannie Mae/Freddie Mac Form 1103
5/2022

EX 23518.27

Page 1 of 1



Q103537979050002020028138d57d91e-f9f0-4447-ae18-3421d61d89930101

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 3537979050

Agency Case No. _____

Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) Anika Tabassum

Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? NO YES

If YES: (1) What format was it in: (Check the most recent) Attended Workshop in Person Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program: _____

(3) Date of Completion _____ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? NO YES

If YES: (1) What format was it in: (Check the most recent) Face-to-Face Telephone Internet Hybrid

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency: _____

(3) Date of Completion _____ mm/dd/yyyy

Language Preference

Language Preference — Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional - Mark the language you would prefer, if available:

English Chinese Korean Spanish Tagalog Vietnamese Other: _____ I do not wish to respond
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.

Rocket Mortgage, LLC (NMLS #: 3030) | AA US Mortgage LLC (NMLS #: 1585800) | MD Amirul Islam (NMLS #: 2029535)

Supplemental Consumer Information Form
Fannie Mae/Freddie Mac Form 1103
5/2022

EX 23518.27

Page 1 of 1



Q103537979050002020028138fbbfa9b-5c25-4e38-8369-c5c495c57d0c0101

Request for Taxpayer Identification Number and Certification

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give Form to the
requester. Do not
send to the IRS.**

Print or type.
See Specific Instructions on page 3.

1	Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Munadiil Yarid	
2	Business name/disregarded entity name, if different from above	
3	Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>
5	Address (number, street, and apt. or suite no.) See instructions. 128 Zante Currant Rd	Requester's name and address (optional) Rocket Mortgage, LLC 1050 Woodward Ave Detroit, MI 48226-1906
6	City, state, and ZIP code Durham, NC 27703 USA	
7	List account number(s) here (optional) 3537979050	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number
472-57-4958
or
Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ▶	Date ▶ January 4, 2024
------------------	----------------------------	-------------------------------

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
 - Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
 - Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
 - Form 1099-S (proceeds from real estate transactions)
 - Form 1099-K (merchant card and third party network transactions)
 - Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
 - Form 1099-C (canceled debt)
 - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.



By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.



Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. Individual. Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. Sole proprietor or single-member LLC. Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. Partnership, LLC that is not a single-member LLC, C corporation, or S corporation. Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. Other entities. Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. Disregarded entity. For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n)...	THEN check the box for...
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1-An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2-The United States or any of its agencies or instrumentalities
- 3-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4-A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5-A corporation
- 6-A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7-A futures commission merchant registered with the Commodity Futures Trading Commission
- 8-A real estate investment trust
- 9-An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10-A common trust fund operated by a bank under section 584(a)
- 11-A financial institution
- 12-A middleman known in the investment community as a nominee or custodian
- 13-A trust exempt from tax under section 664 or described in section 4947



The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for...	THEN the payment is exempt for...
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A-An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B-The United States or any of its agencies or instrumentalities

C-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D-A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E-A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F-A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G-A real estate investment trust

H-A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I-A common trust fund as defined in section 584(a)

J-A bank as defined in section 581

K-A broker

L-A trust exempt from tax under section 664 or described in section 4947(a)(1)

M-A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.



1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLÉ accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor [*]
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

^{*} **Note:** The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.



The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.



Request for Taxpayer Identification Number and Certification

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give Form to the
requester. Do not
send to the IRS.**

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Anika Tabassum	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ <small>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</small> <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>
5 Address (number, street, and apt. or suite no.) See instructions. 128 Zante Currant Rd	Requester's name and address (optional) Rocket Mortgage, LLC 1050 Woodward Ave Detroit, MI 48226-1906
6 City, state, and ZIP code Durham, NC 27703 USA	1050 Woodward Ave Detroit, MI 48226-1906
7 List account number(s) here (optional) 3537979050	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number 865-37-6721
or Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ▶ <i>Anika Tabassum</i>	Date ▶ January 4, 2024
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.



By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.



Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. Individual. Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. Sole proprietor or single-member LLC. Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. Partnership, LLC that is not a single-member LLC, C corporation, or S corporation. Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. Other entities. Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. Disregarded entity. For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n)...	THEN check the box for...
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1-An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2-The United States or any of its agencies or instrumentalities
- 3-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4-A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5-A corporation
- 6-A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7-A futures commission merchant registered with the Commodity Futures Trading Commission
- 8-A real estate investment trust
- 9-An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10-A common trust fund operated by a bank under section 584(a)
- 11-A financial institution
- 12-A middleman known in the investment community as a nominee or custodian
- 13-A trust exempt from tax under section 664 or described in section 4947



The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for...	THEN the payment is exempt for...
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.
² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

- A-An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B-The United States or any of its agencies or instrumentalities
- C-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- D-A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)
- E-A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)
- F-A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G-A real estate investment trust
- H-A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I-A common trust fund as defined in section 584(a)
- J-A bank as defined in section 581
- K-A broker
- L-A trust exempt from tax under section 664 or described in section 4947(a)(1)

M-A tax exempt trust under a section 403(b) plan or section 457(g) plan
Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.



1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i) (A))	The grantor ⁴
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

* **Note:** The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.



The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.



ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

Yarid
Loan #: 3537979050
MIN: 100039035379790503

BORROWER(S): Munadil Yarid
Anika Tabassum

PROPERTY ADDRESS: 301 Cramerton Dr, Holly Springs, NC 27540

LENDER: Rocket Mortgage, LLC

The undersigned Borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period, unless prohibited by applicable law.

The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower(s).

DATED this 4th day of January, 2024.

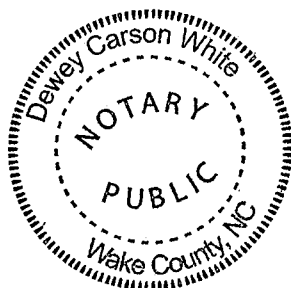
Munadil Yarid 01.04.24
- BORROWER - Munadil Yarid - DATE -

Anika Tabassum 1.4.24
- BORROWER - Anika Tabassum - DATE -




Wake County, North Carolina

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she signed the foregoing document: **Munadil Yarid, as an individual; and Anika Tabassum, as an individual.**



Date: January 4, 2024



Dewey Carson White, Notary Public

My Commission Expires: _ 1/20/26



Itemization of Credits

Yarid
Loan #: 3537979050
MIN: 100039035379790503

Itemization of Credits: Some or all of your closing fees are being paid by someone other than you. The credit is applied to the following fees:

Realtor Paid:

Broker Compensation	\$5,000.00
Flood Determination Fee	\$8.00
Flood Life of Loan Coverage	\$5.00
Life of Loan Tax Service	\$48.00
MERS Registration Fee	\$24.95
Title-Express Mail/Courier Fee	\$50.00
Title-Insured Closing Letter	\$111.00
Title-Lenders Title Policy	\$1,049.69
Title-Payoff Check Fee	\$50.00
Title-Recording Service	\$10.00
Recording Fee-Deed	\$26.00
Recording Fee-Mortgage	\$64.00
Transfer Taxes-State-Deed	\$1,515.00
Homeowner's Insurance Premium	\$971.00
Prepaid Interest	\$1,266.40
Title-Owner's Title Policy (optional)	\$594.59

Total Realtor Paid Fees

\$10,793.63

Interest Rate Credit:

Survey	\$200.00
Origination Fee	\$1,050.00
Tax Certification Fee	\$25.00
Prepaid Interest	\$1,567.76
HOA Conveyance Fee	\$275.00
HOA Dues 1 year	\$864.00
HOA-Dues (prorate + 2mos)	\$209.03
HOA-Working Capital	\$500.00

Total Interest Rate Credit Paid Fees

\$4,690.79



ESCROW WAIVER

Yarid
Loan #: 3537979050
MIN: 100039035379790503

Date: January 4, 2024

Borrower(s): **Munadil Yarid**
Anika Tabassum

Property Address: **301 Cramerton Dr, Holly Springs, NC 27540**

In consideration of **Rocket Mortgage, LLC**'s or their assignee's agreement to waive their normal requirement providing for the escrow of taxes and insurance, the undersigned hereby agree to pay said property taxes and insurance premiums promptly when due and to provide receipts to **Rocket Mortgage, LLC** or their successors and assigns ("Lender") if requested to do so.

The undersigned is advised that they may, in most cases, contact their servicer to set up an escrow account if they decide to do so even after the closing of their mortgage loan. The undersigned are responsible for personally and directly paying the non-escrowed items, in addition to paying the mortgage loan payment.

Failure to pay non-escrowed items when due or to make monthly mortgage payments as agreed shall give **Rocket Mortgage, LLC** or their successors and assigns the right to reinstate a requirement that property taxes and insurance premiums be placed in escrow and paid monthly for the remaining term of the mortgage. It may also include the imposition of Lender placement of insurance and potentially higher costs associated therewith, including any potential commission payments to the Lender and/or reduced coverage for borrowers under Lender-placed insurance.

The undersigned hereby agree to these terms and conditions.

Munadil Yarid 01.04.24
- BORROWER - Munadil Yarid - DATE -

Anika Tabassum 1.4.24
- BORROWER - Anika Tabassum - DATE -



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 3537979050

Agency Case No.

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)
Munadil Yarid

Social Security Number 472-57-4958
(or Individual Taxpayer Identification Number)

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Date of Birth (mm/dd/yyyy) 08/07/1983
Citizenship
 U.S. Citizen
 Permanent Resident Alien
 Non-Permanent Resident Alien

Type of Credit

I am applying for individual credit.
 I am applying for joint credit. Total Number of Borrowers: 2
Each Borrower intends to apply for joint credit. Your initials: XMY

List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names.
Anika Tabassum

Marital Status

Married
 Separated
 Unmarried

Dependents (not listed by another Borrower)
Number 2
Ages 1, 1

Contact Information

Home Phone (573) 999-9259
Cell Phone (573) 999-9259
Work Phone Ext.
Email yarid2987@yahoo.com

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Current Address

Street 128 Zante Currant Rd Unit #
City Durham State NC ZIP 27703-6274 Country United States
How Long at Current Address? 2 Years Months Housing No primary housing expense Own Rent (\$ 1,500.00 /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply

Mailing Address - if different from Current Address Does not apply

1b. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name Zuboraj LLC DBA Repair Zone Phone (573) 999-9259
Street 128 Zante Currant Rd Unit #
City Durham State NC ZIP 27703 Country

Gross Monthly Income

Base \$ /month
Overtime \$ /month
Bonus \$ /month
Commission \$ /month
Military Entitlements \$ /month
Other \$ /month
TOTAL \$ /month

Position or Title Owner
Start Date 01/01/2016 (mm/dd/yyyy)
How long in this line of work? Years Months

Check if this statement applies:

I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. I have an ownership share of 25% or more. Monthly Income (or Loss) \$ 8,178.15

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

Borrower Name: Munadil Yarid

Additional Borrower Name: Anika Tabassum

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
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1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income *Does not apply*
 Provide at least 2 years of current and previous employment and income.

1e. Income from Other Sources *Does not apply*

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Child Support
- Interest and Dividends
- Notes Receivable
- Royalty Payments
- Unemployment Benefits
- Automobile Allowance
- Disability
- Mortgage Credit Certificate
- Public Assistance
- Separate Maintenance
- Boarder Income
- Foster Care
- Mortgage Differential Payments
- Retirement (e.g., Pension, IRA)
- Social Security
- Trust
- VA Compensation
- Capital Gains
- Housing or Parsonage
- Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Section 2: Financial Information - Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Certificate of Deposit
- Stock Options
- Bridge Loan Proceeds
- Trust Account
- Savings
- Mutual Fund
- Bonds
- Individual Development Account
- Cash Value of Life Insurance (used for the transaction)
- Money Market
- Stocks
- Retirement (e.g., 401k, IRA)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Chase	5714	\$ 222,364.78
Provide TOTAL Amount Here			\$ 222,364.78

2b. Other Assets and Credits You Have *Does not apply*

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type - use list above	Cash or Market Value
Other Specify Application Deposit	\$ 660.00
Earnest Money	\$ 22,715.00
Provide TOTAL Amount Here	
	\$ 23,375.00

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe *Does not apply*

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	BMW FIN SVC	1004650275	\$ 32,708.00	<input type="checkbox"/>	\$ 684.00
Revolving	GS BANK USA	1100	\$ 177.00	<input checked="" type="checkbox"/>	\$ (24.00)

2d. Other Liabilities and Expenses *Does not apply*

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

Borrower Name: Munadil Yarid
 Additional Borrower Name: Anika Tabassum
 Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 1/2021



Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.**5a. About this Property and Your Money for this Loan**

<p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

Borrower Name: Munadil YaridAdditional Borrower Name: Anika Tabassum

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Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.**Acknowledgments and Agreements****Definitions:**

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:**(1) The Complete Information for this Application**

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

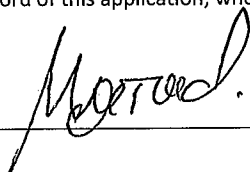
- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature



Date (mm/dd/yyyy)

01.04.24

Additional Borrower Signature

Anika Tabassum

Date (mm/dd/yyyy)

1.4.24

Borrower Name: Munadil YaridAdditional Borrower Name: Anika Tabassum

Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
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Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour _____ (mm/dd/yyyy)
 Currently retired, discharged, or separated from service
 Only period of service was as a non-activated member of the Reserve or National Guard
 Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more
 Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:*

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.
 Not Hispanic or Latino
 I do not wish to provide this information

Sex
 Female
 Male
 I do not wish to provide this information

Race: Check one or more
 American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - *Print race:*

For example: Fijian, Tongan, and so on.
 White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name: Munadil Yarid
Additional Borrower Name: Anika Tabassum
Uniform Residential Loan Application
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Section 9: Loan Originator Information. To be completed by your **Loan Originator.**

Loan Originator Information	
Loan Originator Organization Name	<u>AA US Mortgage LLC</u>
Address	<u>2000 Clearview Ave Suite 212, Doraville, GA 30340</u>
Loan Originator Organization NMLSR ID#	<u>1585800</u> State License ID# _____
Loan Originator Name	<u>MD Amirul Islam</u>
Loan Originator NMLSR ID#	<u>2029535</u> State License ID# _____
Email	<u>aausmortgage.nc@gmail.com</u> Phone <u>(734) 620-3932</u>
Signature	<u>MD Amirul Islam</u> Date (mm/dd/yyyy) <u>01/04/2024</u>

Borrower Name: Munadil Yarid
 Additional Borrower Name: Anika Tabassum
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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 3537979050

Agency Case No. _____

Uniform Residential Loan Application - Additional Borrower

Verify and complete the information on this application as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.**1a. Personal Information**

Name (First, Middle, Last, Suffix) <u>Anika Tabassum</u>		Social Security Number <u>865-37-6721</u> (or Individual Taxpayer Identification Number)	
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)		Date of Birth (mm/dd/yyyy) <u>12/31/1991</u>	Citizenship <input type="radio"/> U.S. Citizen <input checked="" type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: <u>2</u> Each Borrower intends to apply for joint credit. Your initials: <u>X AT</u>		List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names <u>Munadil Yarid</u>	
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried <i>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</i>	Dependents (not listed by another Borrower) Number <u>2</u> Ages <u>1, 1</u>	Contact Information Home Phone <u>(573) 999-9259</u> Cell Phone <u>(573) 999-9259</u> Work Phone _____ Ext. _____ Email <u>anika.yarid@gmail.com</u>	

Current Address

Street 128 Zante Currant Rd Unit # _____
City Durham State NC ZIP 27703-6274 Country USA
How Long at Current Address? 2 Years _____ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)
If at Current Address for LESS than 2 years, list Former Address Does not apply
Mailing Address - if different from Current Address Does not apply

1b. Current Employment/Self-Employment and Income Does not apply

Employer or Business Name <u>Zuboraj LLC DBA Repair Zone</u> Phone <u>(919) 600-8609</u>		Gross Monthly Income	
Street <u>128 Zante Currant Rd</u> Unit # _____		Base	\$ <u>1,828.57</u> /month
City <u>Durham</u> State <u>NC</u> ZIP <u>27703</u> Country _____		Overtime	\$ _____ /month
Position or Title <u>sales Associate</u>	Check if this statement applies:	Bonus	\$ _____ /month
Start Date <u>01/01/2022</u> (mm/dd/yyyy)	<input checked="" type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Commission	\$ _____ /month
How long in this line of work? _____ Years _____ Months		Military Entitlements	\$ _____ /month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Other	\$ _____ /month
	Monthly Income (or Loss)	TOTAL	\$ <u>1,828.57</u> /month

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income Does not apply

Borrower Name: Munadil Yarid
Additional Borrower Name: Anika Tabassum
Uniform Residential Loan Application - Additional Borrower
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1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name <u>Star Coporation</u>		Previous Gross Monthly Income \$ _____ /month
Street <u>2/B Elephant Road</u>	Unit # <u>1</u>	
City <u>DURHAM</u> State <u>NC</u> ZIP <u>27703</u>	Country _____	
Position or Title <u>Product Designer</u>	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	
Start Date <u>03/01/2015</u> (mm/dd/yyyy)		
End Date <u>03/03/2021</u> (mm/dd/yyyy)		

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Section 2: Financial Information - Assets and Liabilities.

My information for Section 2 is listed on the Uniform Residential Loan Application with Munadil Yarid
(insert name of Borrower)

Section 3: Financial Information - Real Estate.

My information for Section 3 is listed on the Uniform Residential Loan Application with Munadil Yarid
(insert name of Borrower)

Section 4: Loan and Property Information.

My information for Section 4 is listed on the Uniform Residential Loan Application with Munadil Yarid
(insert name of Borrower)

Borrower Name: Munadil Yarid

Additional Borrower Name: Anika Tabassum

Uniform Residential Loan Application - Additional Borrower
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Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

<p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

Section 6: Acknowledgments and Agreements.

My signature for Section 6 is on the Uniform Residential Loan Application with Munadil Yarid (insert name of Borrower)

Borrower Name: Munadil Yarid
 Additional Borrower Name: Anika Tabassum
 Uniform Residential Loan Application - Additional Borrower
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 1/2021



Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour _____ (mm/dd/yyyy)
 Currently retired, discharged, or separated from service
 Only period of service was as a non-activated member of the Reserve or National Guard
 Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more
 Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:*

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.
 Not Hispanic or Latino
 I do not wish to provide this information

Sex
 Female
 Male
 I do not wish to provide this information

Race: Check one or more
 American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - *Print race:*
Bangladeshi

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - *Print race:*

For example: Fijian, Tongan, and so on.
 White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name: Munadil Yarid
Additional Borrower Name: Anika Tabassum
Uniform Residential Loan Application - Additional Borrower
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Section 9: Loan Originator Information. To be completed by your **Loan Originator.**

Loan Originator Information	
Loan Originator Organization Name	<u>AA US Mortgage LLC</u>
Address	<u>2000 Clearview Ave Suite 212, Doraville, GA 30340</u>
Loan Originator Organization NMLSR ID#	<u>1585800</u> State License ID# _____
Loan Originator Name	<u>MD Amirul Islam</u>
Loan Originator NMLSR ID#	<u>2029535</u> State License ID# _____
Email	<u>aausmortgage.nc@gmail.com</u> Phone <u>(734) 620-3932</u>
Signature	<u>MD Amirul Islam</u> Date (mm/dd/yyyy) <u>01/04/2024</u>

Borrower Name: Munadil Yarid
 Additional Borrower Name: Anika Tabassum
 Uniform Residential Loan Application - Additional Borrower
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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 3537979050

Agency Case No. _____

Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

<p>L1. Property and Loan Information</p> <p>Community Property State <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state.</p> <p>Transaction Detail <input type="checkbox"/> Conversion of Contract for Deed or Land Contract <input type="checkbox"/> Renovation <input type="checkbox"/> Construction-Conversion/Construction-to-Permanent <input type="radio"/> Single-Closing <input type="radio"/> Two-Closing Construction/Improvement Costs \$ _____ Lot Acquired Date _____ (mm/dd/yyyy) Original Cost of Lot \$ _____</p>		<p>Refinance Type <input type="radio"/> No Cash Out <input type="radio"/> Limited Cash Out <input type="radio"/> Cash Out</p> <p>Refinance Program <input type="radio"/> Full Documentation <input type="radio"/> Interest Rate Reduction <input type="radio"/> Streamlined without Appraisal <input type="radio"/> Other _____</p> <p>Energy Improvement <input type="checkbox"/> Mortgage loan will finance energy-related improvements. <input type="checkbox"/> Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).</p>
<p>Project Type <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input checked="" type="checkbox"/> Planned Unit Development (PUD) <input type="checkbox"/> Property is not located in a project</p>		

<p>L2. Title Information</p> <p>Title to the Property Will be Held in What Name(s): <u>Munadil Yarid Anika Tabassum</u></p>		<p>For Refinance: Title to the Property is Currently Held in What Name(s):</p>
<p>Estate Will be Held in <input checked="" type="radio"/> Fee Simple <input type="radio"/> Leasehold Expiration Date _____ (mm/dd/yyyy)</p> <p>Manner in Which Title Will be Held <input type="radio"/> Sole Ownership <input checked="" type="radio"/> Joint Tenancy with Right of Survivorship <input type="radio"/> Life Estate <input type="radio"/> Tenancy by the Entirety <input type="radio"/> Tenancy in Common <input type="radio"/> Other</p>	<p>Trust Information <input type="radio"/> Title Will be Held by an <i>Inter Vivos (Living)</i> Trust <input type="radio"/> Title Will be Held by a Land Trust</p> <p>Indian Country Land Tenure <input type="radio"/> Fee Simple On a Reservation <input type="radio"/> Individual Trust Land (<i>Allotted/Restricted</i>) <input type="radio"/> Tribal Trust Land On a Reservation <input type="radio"/> Tribal Trust Land Off Reservation <input type="radio"/> Alaska Native Corporation Land</p>	

Borrower Name: Munadil Yarid
 Additional Borrower Name: Anika Tabassum
 Uniform Residential Loan Application - Lender Loan Information
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L3. Mortgage Loan Information

Mortgage Type Applied For <input checked="" type="radio"/> Conventional <input type="radio"/> USDA-RD <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other: _____	Terms of Loan Note Rate <u>6.8750</u> % Loan Term <u>360</u> (months)	Mortgage Lien Type <input checked="" type="radio"/> First Lien <input type="radio"/> Subordinate Lien																		
Amortization Type <input checked="" type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate If Adjustable Rate: Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)	Proposed Monthly Payment for Property <table border="0"> <tr> <td>First Mortgage (P & I)</td> <td style="text-align: right;">\$ <u>3,481.94</u></td> </tr> <tr> <td>Subordinate Lien(s) (P & I)</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Homeowner's Insurance</td> <td style="text-align: right;">\$ <u>80.92</u></td> </tr> <tr> <td>Supplemental Property Insurance</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Property Taxes</td> <td style="text-align: right;">\$ <u>680.59</u></td> </tr> <tr> <td>Mortgage Insurance</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Association/Project Dues (Condo, Co-Op, PUD)</td> <td style="text-align: right;">\$ <u>72.00</u></td> </tr> <tr> <td>Other</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>TOTAL</td> <td style="text-align: right;">\$ <u>4,315.45</u></td> </tr> </table>		First Mortgage (P & I)	\$ <u>3,481.94</u>	Subordinate Lien(s) (P & I)	\$ _____	Homeowner's Insurance	\$ <u>80.92</u>	Supplemental Property Insurance	\$ _____	Property Taxes	\$ <u>680.59</u>	Mortgage Insurance	\$ _____	Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>72.00</u>	Other	\$ _____	TOTAL	\$ <u>4,315.45</u>
First Mortgage (P & I)	\$ <u>3,481.94</u>																			
Subordinate Lien(s) (P & I)	\$ _____																			
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Property Taxes	\$ <u>680.59</u>																			
Mortgage Insurance	\$ _____																			
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>72.00</u>																			
Other	\$ _____																			
TOTAL	\$ <u>4,315.45</u>																			
Loan Features <input type="checkbox"/> Balloon / Balloon Term _____ (months) <input type="checkbox"/> Interest Only / Interest Only Term _____ (months) <input type="checkbox"/> Negative Amortization <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months) <input type="checkbox"/> Temporary Interest Rate Buydown / Initial Buydown Rate _____ % <input checked="" type="checkbox"/> Other (explain): <u>30 yr Conforming Fixed</u>																				

Borrower Name: Munadil YaridAdditional Borrower Name: Anika Tabassum

Uniform Residential Loan Application - Lender Loan Information

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Effective 1/2021

Rocket Mortgage, LLC (NMLS #: 3030) | AA US Mortgage LLC (NMLS #: 1585800) | MD Amirul Islam (NMLS #: 2029535)

☒ 20667.302

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Q1035379790500020200010375ce0d8c-b170-4b23-b7ce-070abff20aea1415

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 757,190.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 11,903.63
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 769,093.63
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 530,033.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$	\$ 530,033.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 530,033.00
TOTAL CREDITS	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 34,530.89
N. TOTAL CREDITS (Total of L and M)	\$ 34,530.89
CALCULATION	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 769,093.63
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 564,563.89
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 204,529.74

Borrower Name: Munadil YaridAdditional Borrower Name: Anika Tabassum

Uniform Residential Loan Application - Lender Loan Information

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☒ 20667.302

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Q1035379790500020200010375ce0d8c-b170-4b23-b7ce-070abff20aea1515

ROCKET

Mortgage

3537979050

CORRECTION AGREEMENT

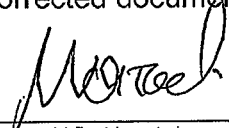
I/We authorize Rocket Mortgage, LLC and the closing agent to correct any clerical or typographical errors in my/our loan documentation that I/we signed in connection with the closing of my/our mortgage loan with Rocket Mortgage, LLC on January 4, 2024. Rocket Mortgage, LLC and the closing agent are authorized to place my/our initials on my/our behalf on the documents where the changes are made.

Examples of clerical or typographical errors that Rocket Mortgage, LLC and the closing agent can correct on my/our behalf include:

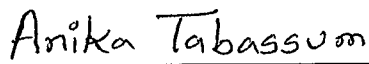
1. Errors in the spelling of my/our name or my/our mailing or property address.
2. Adding the legal description of my/our property if it was inadvertently omitted from my/our mortgage or deed of trust.
3. If applicable, adding the name of my/our condominium or planned urban development (PUD) project if it was inadvertently omitted.
4. Correcting any dates to accurately reflect my/our closing date.

This Correction Agreement will not be used in any way to change the terms of my/our loan including my/our interest rate, loan term, loan amount, monthly payment or closing fees.

If this Correction Agreement is used, I/we will be notified and receive a copy of the corrected document.



Muhadil Yarid 01/04/2024
Borrower



Anika Tabassum 01/04/2024
Borrower

Borrower

Borrower

7268957199
2014/07 corragr.pcl



Subterranean Termite Protection Builder's Guarantee

This form is completed by the builder.

OMB Approval No. 2502-0525
MAF185 (exp. 09/30/2022)

Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. Section 24 CFR 200.926d(b)(3) requires that the sites for HUD insured structures must be free of termite hazards. This information collection requires a licensed Pest Control company to provide the builder a record of specific treatment information in those cases when if any method other than use of pressure treated lumber is used for prevention of subterranean termite infestation. When applicable, form HUD-NPMA-99-B must accompany the form HUD-NPMA-99-A. Builders, pest control companies, mortgage lenders, homebuyers, and HUD as a record of treatment for specific homes will use the information collected. The information is not considered confidential, therefore no assurance of confidentiality is provided. HUD is committed to protecting the privacy of individuals' information stored electronically or in paper form, in accordance with federal privacy laws, guidance, and best practices. HUD expects its third-party business partners, who collect, use, maintain, or disseminate HUD information to protect the privacy of that information in accordance with applicable law.

This form is submitted for proposed (new) construction cases when prevention of subterranean termite infestation is specified by the builder or required by the lender, the architect, FHA or VA.

This form is to be completed by the builder. This guarantee is issued by the builder to the buyer. This guarantee is not to be considered as a waiver of, or in place of, any legal rights or remedies that the buyer may have against the builder.

FHA/VA Case No.: _____

Location of Structure(s) (Street Address, or Legal Description, City, State and Zip): 301 Cramerton Dr, Holly Springs, NC, 27540

Buyer's Name: MUNADIL YARID & ANIKA TABASSUM

Builder is to check and complete either box 1 or box 2.

1. Pest Control Company Applied Treatment (See HUD-NPMA 99B for treatment information)

The undersigned builder hereby certifies that a State licensed or otherwise authorized pest control company (where required by State law) was contracted to treat the property at the location referenced above to prevent subterranean termites. The builder further certifies that the contract with the pest control company required the treatment materials and methods used to be in conformance with all applicable State and Federal requirements. All work required by the contract has been completed unless noted on HUD-NPMA 99B. Where not prohibited by applicable State requirements, the buyer, for an additional fee payable to the pest control company, may extend the protection against subterranean termites. Contact the pest control company listed on the attachment for further information.

The builder hereby guarantees that, if subterranean termite infestation should occur within one year from the date of closing, the builder will ensure that a licensed or otherwise State authorized pest control company will treat as necessary to control infestations in the structure. This further treatment will be without cost to the buyer. If permitted by State law, the buyer may contract directly, at the buyer's expense, with a pest control company to inspect the property on a periodic basis and use EPA registered products to control any infestation. The builder will not be responsible for guaranteeing such contracted work. The builder further agrees to repair all damage by subterranean termites within the one-year builder's warranty period. This guarantee does not apply to additions or alterations that are made by the buyer, which affects the original structure or treatment. Examples include, but are not limited to, landscape and mulch alterations, which disturb the treated area and create new subterranean termite hazards, or interfere with the control measures. If within the guarantee period the builder questions the validity of a claim by the buyer, the claim will be investigated by an unbiased expert mutually agreeable to the buyer and builder. The report of the expert will be accepted as the basis for disposition of the case. The non-prevailing party will pay the cost of any inspections made to investigate the claim. For further information, contact your State structural pest control regulatory agency. All service must be in compliance with the International Residential Code.

Type of Service: Termite Bait System Field Applied Wood Treatment Soil Treatment Installed Physical Barrier System

2. Builder Installed Subterranean Termite Prevention using Pressure Treated Lumber

The builder certifies that subterranean termite prevention was installed using pressure treated lumber only and certifies that use of the pressure treated lumber is in compliance with applicable building codes and HUD requirements specified in FHA Single Family Housing Policy Handbook 4000.1 (4000.1). Note: Using pressure treated sills as a sole method of termite prevention is NOT acceptable and violates the requirements of the 4000.1.

Initial of Builder _____ Date _____

Attachments: _____ 919-337-0246

Builder's Company Name: LENNAR HOMES Phone No: _____

Builder's Signature: Jessica Bailey Date: 11/17/2023

Consumer Maintenance Advisory regarding Integrated Pest Management for Prevention of Wood Destroying Insects. Information regarding prevention of wood destroying insect infestation is helpful to any property owner interested in protecting the structure from infestation. Any structure can be attacked by wood destroying insects. Periodic maintenance should include measures to minimize possibilities of infestation in and around a structure. Factors which may lead to infestation from wood destroying insects include foam insulation at foundation, earth-wood contact, faulty grade, firewood against structure, insufficient ventilation, moisture, wood debris in crawl space, wood mulch, tree branches touching structures, landscape timbers, and wood rot. Should these or other such conditions exist, corrective measure should be taken by the owner in order to reduce the chances of infestations by wood destroying insects, and the need for treatment.

An original and one copy of this guarantee are to be prepared by the builder and sent to the lender. The lender provides one copy to the buyer at closing and includes a copy in the VA loan package or HUD insurance case binder. The builder sends one copy to the licensed pest control company which performed the treatment.

Attached is a copy of the state authorized pest control company's New Construction Subterranean Termite Service Record, HUD-NPMA-99-B.
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

JMB *A AT*

New Construction Subterranean Termite Service Record

OMB Approval No. 2502-0525
(exp. 08/30/2022)

This form is completed by the licensed Pest Control Company

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 24 CFR 200.926d(b)(3) requires that the sites for HUD insured structures must be free of termite hazards. This information collection requires the builder to certify that an authorized Pest Control company performed all required treatment for termites, and that the builder guarantees the treated area against infestation for one year. Builders, pest control companies, mortgage lenders, homebuyers, and HUD as a record of treatment for specific homes will use the information collected. The information is not considered confidential, therefore, no assurance of confidentiality is provided.

This report is submitted for informational purposes to the builder on proposed (new) construction cases when treatment for prevention of subterranean termite infestation is specified by the builder, architect, or required by the lender, architect, FHA, or VA.

All contracts for services are between the Pest Control company and builder, unless stated otherwise.

Section 1: General Information (Pest Control Company Information)

Company Name: Neuse Termite & Pest Control Inc.
Company Address P.O. Box 446 City Clayton State NC Zip 27528
Company Business License No. 1443 PW Company Phone No. 919-553-9888
FHAVA Case No. (if any) _____

Section 2: Builder Information

Company Name LENNAR HOMES Phone No. _____

Section 3: Property Information

Location of Structure (s) Treated (Street Address or Legal Description, City, State and Zip) 301 Cramerton Dr, , Holly Springs, NC, 27540

Section 4: Service Information

Date(s) of Service(s) 8/7/2023
Type of Construction (More than one box may be checked) Slab Basement Crawl Other _____

Check all that apply:

- A. Soil Applied Liquid Termiticide
Brand Name of Termiticide: DOMINION EPA Registration No. 53883-229
Approx. Dilution (%): 0.06 Approx. Total Gallons Mix Applied: 152 Treatment completed on exterior: Yes No
- B. Wood Applied Liquid Termiticide
Brand Name of Termiticide: _____ EPA Registration No. _____
Approx. Dilution (%): _____ Approx. Total Gallons Mix Applied: _____
- C. Bait system Installed
Name of System _____ EPA Registration No. _____ Number of Stations installed _____
- D. Physical Barrier System Installed
Name of System _____ Attach installation information (required)

Service Agreement Available? Yes No
Note: Some state laws require service agreements to be issued. This form does not preempt state law.

Attachments (List) _____

Comments _____

Name of Applicator(s) Dennis Cole Certification No. (if required by State law) 1443PW

The applicator has used a product in accordance with the product label and state requirements. All materials and methods used comply with state and federal regulations.

Authorized Signature _____ Date 11/17/23

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Dennis Cole

J AT